## CLAIM AMENDMENTS CLEAN FORM

Please ADD the following new claims:

## 29. (NEW) A method comprising:

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identifying a customer account record of a first entity, said customer account record including a customer identifier and an amount due;

determining if an individual indicated by said customer identifier is a customer of a second entity; and

providing an offer via a billing statement to said individual to pay at least a portion of said amount due if said individual becomes a customer of said second entity.

## 30. (NEW) A method comprising:

sending a billing statement to an existing customer of a first entity,

the billing statement including at least one amount due,

the billing statement including an offer to the customer to become a customer of a second entity in exchange for paying at least a portion of the at least one amount due;

receiving an acceptance of the offer from the customer; and

applying the minimum amount due to the billing statement in response after receiving the acceptance.